



NFIP/CRS UPDATE

May / June 2016

Candidates Sought for 2016 CRS Award for Excellence

Nominations are being sought for the next CRS Award for Excellence, which recognizes an individual who has provided leadership in raising awareness about the dangers of flooding, implementing floodplain management programs that reduce flood damage, and promoting the purchase of flood insurance through the Community Rating System and the National Flood Insurance Program.

A nominee could be a local government official, insurance agent, business professional, real estate professional, floodplain manager, or other local leader. He or she should

- Be actively involved in a CRS community and knowledgeable about the risk of local flooding;
- Be active in promoting the use of flood insurance to help households prepare for the possibility of flood damage;
- Be active in encouraging community leaders to improve local safety and resilience to flooding and other disasters; and
- Have noteworthy achievements in the area of alerting residents and businesses to potential flood dangers and promoting the purchase of flood insurance.

Nomination forms and submittal instructions can be downloaded in WORD or fillable pdf format at <https://www.fema.gov/national-flood-insurance-program-community-rating-system> under “CRS Award for Excellence.” Nominations must be received by **July 31, 2016**. ≡ ≡ ≡

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CRS Connections at ASFPM Conference

Thank you to everyone who participated in the CRS discussions at the annual conference of the Association of State Floodplain Managers (ASFPM) held in Grand Rapids, Michigan in June. The CRS program truly appreciates the time communities put into the presentations they make at the concurrent sessions. Both the successes of CRS within communities and the concerns with the program are always welcome and useful.

At Wednesday's Lunch with CRS, a sample of the forthcoming "Success with CRS" website was shared with attendees. The CRS team also reviewed the anticipated changes to the 2017 *CRS Coordinator's Manual*. One take-away from that discussion is that most changes are editorial and clear up questions related to existing credit criteria. There are very few new items added. Revisions will be explained in upcoming issues of this newsletter when approvals of the 2017 *Coordinator's Manual* are close to being final.



Thank you, also, to all the communities that visited the ISO/CSR one-on-one room for questions, advice, and program discussions! The CRS will offer the one-on-one room again at the 2017 ASFPM conference in Kansas City. ≡≡≡

Elevation Certificate and Checklist Ready

The new format of the FEMA Elevation Certificate is now available both at the FEMA website [<http://www.fema.gov/media-library/assets/documents/160>] and www.CRSresources.org/300. It is a fillable pdf form, four pages long, and letter-sized (8½ x 11 inches). For CRS purposes this form should be used from now on, although both the 2012 and 2015 Elevation Certificates can be accepted until the end of this year (December 31, 2016). After that, the CRS will accept only the 2015 form.

Fillable pdfs make it possible for surveyors to sign the Elevation Certificates without printing them. Communities should still review and correct—or ask surveyors to correct—the fillable Elevation Certificates before submitting them. The fully digital Elevation Certificate is preferred by the CRS and communities are encouraged to submit that format to ISO for CRS purposes. This will greatly facilitate the review process.

A three-page, legal-sized form was released on January 1 of this year, but it should no longer be used.

The CRS has developed a new Elevation Certificate Checklist (sometimes referred to as the “gig list”) to accompany the new Elevation Certificate. Both it and the fillable pdf of the Elevation Certificate can be downloaded at www.CRSresources.org/300. ≡≡≡

CRS Training Course Offered in Texarkana, Arkansas

Places are still available in “The Community Rating System” (L-278), the same training that is taught at the Emergency Management Institute, when it is field-deployed in Texarkana, Arkansas, August 15–18, 2016. It is being hosted by the Arkansas Natural Resources Commission.

The four-day course (from 8:00 am to 5:00 pm each day) parallels the content and procedures of the EMI course [see *Training opportunities on page 9*]. It awards 2.9 CEUs from EMI and/or 12 CECs from the Association of State Floodplain Managers.

A \$50 registration fee will cover all course materials and refreshments at morning and afternoon breaks.

A flyer with more details and registration procedures can be obtained by emailing NFIPCRS@iso.com or michael.borengasser@arkansas.gov.

Success with CRS

This column highlights some positive floodplain management outcomes that communities have experienced through participation in the Community Rating System.

With the CRS, Centralia, Washington, Reduces Floodprone Property

Reducing flood damage is what it’s all about for Centralia, Washington, a town of almost 17,000 in west central Washington State. “We’ve had a lot of flood loss reduction success in our community,” says Emil Pierson, Community Development Director, “and a lot of it was due to the Community Rating System and its multi pronged approach.” Centralia is a CRS Class 6, earning a 20% discount on flood insurance premiums for its floodplain residents.

Significant flooding in Centralia—at least nine times in the last 35 years—comes from the Chehalis and Skookumchuck rivers and three creeks. The Chehalis saw record high levels as recently as 2009 and 2007. In response, Centralia has developed a comprehensive program for this ongoing hazard, passing regulations that exceed the minimum standards of the National Flood Insurance Program, managing stormwater and the drainage system, encouraging property owners to undertake mitigation measures, and working towards more open space for flood flows—both within the community and upstream.

Centralia has leveraged the CRS to strengthen its floodplain management initiatives. “The point system of the CRS spells it all out pretty clearly for our elected officials,” Pierson says. He and other staff use the point system to help explain the benefits of the CRS, how many points the community will get for a given activity, and how much reduction in flood insurance premiums will result for NFIP policy holders. “The CRS helped us get support from our officials for the development of our Flood Information Website, which we are very proud of.”

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Centralia reduces Floodprone Property (cont.)

Pierson adds, “Just as important were the ISO/CRS Specialists we were fortunate enough to work with. They were fantastic.”

Less Exposure to Damage, More Places Open

A crucial focus of Centralia’s program are the houses and other buildings that are repeatedly damaged by flooding. With the city as a driving force, 170 homes have been elevated so far.

The community has used Federal Emergency Management Agency mitigation grants and state mitigation funds to help it purchase frequently flooded homes and move them out of the floodplain.

The city’s approach to removing additional structures from the floodplain is to assign priority to homes that are adjacent to existing open space. In that way, the natural functions of the open space are optimized, because a larger, contiguous area is more beneficial. The city uses a combination of zoning, building codes, regulations, and other techniques to “build” its open space and keep it open.

The latest undertaking by the city and encouraged by the CRS is the development of a master plan that works hand in hand with repetitive loss plans Centralia has already adopted. The existing plans call for purchasing flooded homes next to existing open space. The new approach involves identifying existing open space the city wants to enlarge and then—before the flood—figuring out which properties adjacent to the open space the city wants to purchase. This has included developing a funding source with the State of Washington to purchase these properties when they become available from willing sellers. “This is a more pro-active approach than waiting until the properties are flooded,” says Pierson.

Partnerships mean Progress

Centralia’s floodplain management codes and regulations are stricter than normal, and were designed with the needs of the community in mind. But for those standards to make a difference, they have to be enthusiastically adhered to. “The idea was to get buy-in from the developers,” Pierson explains, so the city got the development community to participate in the formulation of the codes and regulations from the beginning, as opposed to giving them the rules after they were adopted.

Centralia found another opportunity to join forces with an outside entity when the U.S. Department of Transportation filled in some of the city’s floodplain area as part of an interstate highway project. Centralia was paid \$500,000 in compensation, and used those funds to purchase some upstream property and create a multi-partner flood storage system that helps alleviate flows.

“We have a forward-looking and very strong management program and this is due primarily to the CRS,” Pierson observed. “There is no doubt that without the CRS, we would not have been as aggressive.” ≡ ≡ ≡

Editor’s note: This is just a snapshot of the numerous floodplain management and CRS activities being carried out in Centralia. For more details, see www.cityofcentralia.com.

Debbie's Dish . . . on CRS Users Groups

Debbie Cahoon Vascik, CFM
Users Groups Liaison

Looking Backward to See Forward

I often talk about the numerous benefits of being in a CRS Users Group, and I'm always quick to encourage communities to form a group and share their ideas. I thought I might take this opportunity to share my story and explain why Users Groups are so near and dear to me.

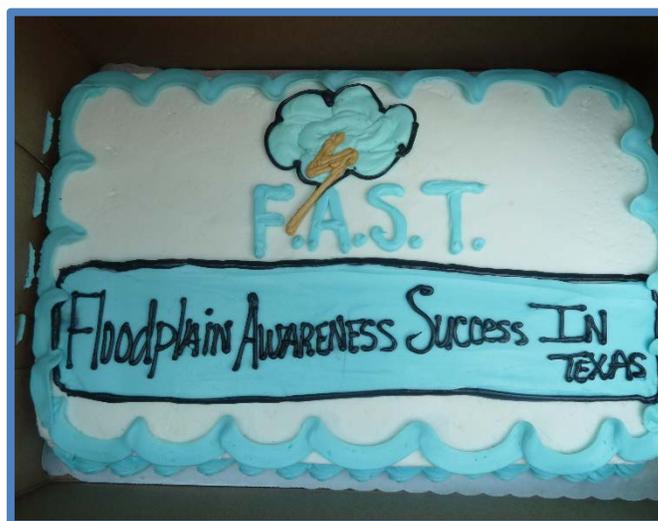
Some of you know that I lead a CRS Users Group in the Houston–Galveston area. The group was born out of a field-deployed Emergency Management Institute class in Pasadena, Texas, where one of the instructors brought up the idea. A sheet of notebook paper was passed around the room so people could sign up if they were interested in forming a group. The paper found its way into my hands afterwards, since I was the one who arranged the class. I also remember looking at all the names and thinking, “*this could be fun.*” The concept seemed easy enough—get a group together and talk about CRS. I was already passionate about the CRS, so why not share that with colleagues?

First, I wanted to pick a name for our group, even before we'd had our first meeting. I tried to think of catchy acronyms to grab people's attention—making words fit the letters was secondary. Finally, I settled on FAST. It stands for Floodplain Awareness Success in Texas. It's a mouthful, for sure, which is why we all tend to stick to the acronym.

That name rang true for a couple of reasons: it mentions “flood,” it mentions the greatest state in the country, and I can use it in phrases like “Make it FAST,” “Get on the FAST track,” and—my personal favorite—“Think FAST.” (I'm easily amused.) We held our kickoff meeting April 9, 2010, and 20 people were there. We decided that FAST meetings would held monthly at the same time and place.

I was excited. I felt like I was on the cusp of creating something big for Texas, something that would save lives and property from flooding. All I could see were dollar signs of all the money these communities were going to save in their flood insurance premiums as a result of being a part of this groundbreaking group. (I also have a pretty vivid imagination.)

We celebrated FAST's one-year anniversary at our April 7, 2011 meeting. I was proud of what we'd achieved as a group and wanted to acknowledge our hard work. I even brought festive cake.



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DEBBIE'S DISH (cont.)

About a year ago, we moved FAST to a quarterly schedule because of increasing demands on job responsibilities. I didn't want FAST to drop by the wayside, but I also didn't want our membership to falter, because people felt obligated to attend "yet another meeting." I wanted CRS and FAST to be on their minds, but not as obsessively as it was on mine.

Now here I am, looking back at the past six years with FAST. We've had presentations from FEMA, FloodSmart, the National Weather Service, ISO Technical Reviewers, ISO/CRS Specialists, regional organizations, local CRS communities, private consultants, and even a university in Louisiana. We've found ourselves in the middle of lively discussions on such topics as revised flood maps and the limitations of counties within our state. I'm constantly asking our communities if they're happy with the group and what we could be doing better.

We've had great attendance at our meetings and, with the help of conference calling and a website, we've been able to reach out to communities—and not just in our corner of the state. The number of CRS communities in Texas has increased by 10 since FAST's inception (and why not let FAST take credit for that), and more and more communities are working to improve their scores as a result of learning from other people's experiences.

The opportunity to lead and participate in this group has taught me not only more about the inner workings of the CRS, but also the challenges that each community faces in implementing and enforcing higher standards. FAST showed me that it is indeed an accomplishment to excel in this program, but to be able to help others do the same is truly gratifying. That's the beauty of CRS Users Groups—you learn about the CRS, how to help your citizens, how to help your neighbors, and how to help yourself all at the same time. You read the *Coordinator's Manual* and follow the guidelines for documentation submittal, but along the way you start to really understand why the CRS credits certain activities more than others and what achieving that credit can mean for improving floodplain management and general livelihood in your community. And then you go to a CRS Users Group meeting and you share your story so you can help someone else.

I truly believe our little group has accomplished what it set out to do six years ago and that is to help communities achieve further success in the CRS. Looking ahead, I know there is still work for us to do with FAST and the CRS. It is well within the reach of all of us to do great things in this rewarding program.

So if you're in a CRS Users Group, I encourage you to recognize your achievements as a whole and to commend yourselves for what you've all brought to the table. If you're not in a CRS Users Group, I recommend you get involved in one or create one so that you too can join this worthwhile cause. And if you sometimes forget why you're doing what you're doing, you can always think FAST. ≡ ≡ ≡

The CRS — Questions & Answers

— Answers to actual questions posed by CRS communities —

Showing Where those Repetitive Flood Losses Occur

Q We are developing a floodplain management plan for FMP credit under Activity 510 and a program for public information for PPI credit under Activity 330. In our city we have over 4,000 unmitigated repetitive loss properties and almost 9,000 properties in our floodplain. How do we map this high number of properties to include in the FMP document so they are legible? It seems unmanageable.

A There is no need to show individual properties to meet this requirement. Instead, you would want to include all properties that face a similar flood hazard in the places adjacent to the individual repetitive loss properties. Even though you have thousands of repetitive loss properties, you probably will find that you have only a handful of repetitive loss AREAS. You can show them clearly enough for FMP or PPI credit by just drawing a line around all the properties in the repetitive loss area. Also see the handout, “Mapping Repetitive Flood Loss Areas,” at www.CRSresources.org/500-2/.

When deciding what properties belong in the same repetitive loss area, consider the source of flooding. Properties flooded by overbank flooding by the same river may be one area, and those flooded by urban flooding may be another. Or, areas along a coastline or within the AE Zone in coastal communities may be one area, but maybe the back-bay areas need to be a separate repetitive loss area for your community.

On the question of legibility, remember the CRS requires a map of the REPETITIVE LOSS AREAS and not a plot of the repetitive loss properties. Maps that show the locations of individual repetitive loss properties are in violation of the federal Privacy Act. ≡ ≡ ≡



Online Resources

At FloodSmart.gov

Remember that the CRS pages of the FloodSmart website [https://www.floodsmart.gov/floodsmart/pages/crs/community_rating_system.jsp] are THE place to go for people new to the CRS, elected officials, newly hired CRS Coordinators, and the public. It is designed for those who don't need the full technical details posted elsewhere.

At CRSresources.org

Check frequently at www.CRSresources.org to see what's been added in the way of CRS materials. All documents referred to in the *Coordinator's Manual* are posted here as soon as



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At CRSresources.org (cont.)

they are available. If you cannot find a piece of information or document, please notify your ISO/CRS Specialist or NFIPCRS@iso.com. Here are some recent additions to the website.

- **Webinar Schedule**—A schedule for the rest of 2016 is posted under the Training & Videos tab at www.CRSresources.org/training. This link also has registration information. Also, see the webinar schedule below.
- The most recent issue of the **NFIP/CRS Update** newsletter, in case you missed it (March/April 2016), along with all other past issues, can be found at www.CRSresources.org/100. ≡≡≡

Training Opportunities

Webinars

The CRS offers webinars to help communities with their CRS requirements. Many will be recorded, so they can be accessed later. Registration is free, but required, as space is limited. Some courses provide continuing education credits for Certified Floodplain Managers (CFMs). See www.CRSresources.org/training. The following one-hour topical webinars are on the calendar, and others will be scheduled. All webinars begin at 1:00 pm EST / 10:00 am PST.

Preparing an Annual Recertification— August 16, 2016

Developing Outreach Projects (Activity 330)— August 17, 2016

Preparing an Impact Adjustment Map— September 27, 2016

Flood Warning & Response (Activity 610)— September 28, 2016

Preparing for a Verification Visit (1 hour and 15 minutes)— October 18, 2016; December 20, 2016

The CRS and Class 4 Prerequisites— October 19, 2016

Introduction to the CRS— November 15, 2016

*Developing a Program for Public Information and
an Insurance Coverage and Improvement Plan*— November 16, 2016

Preparing for a Verification Visit (1 hour and 15 minutes)— December 20, 2016

The CRS and Coastal Hazards— December 21, 2016

Some other anticipated webinars include **CRS Credit for Flood Damage Reduction (the 500 Series)**; and **CRS and Climate Change**. If you'd like to have a webinar on the 2013 *Coordinator's Manual*, the FEMA Elevation Certificate, or any other activity, contact your ISO/CRS Specialist.

For more on the CRS webinars, go to www.CRSresources.org/training. If you have questions about or suggestions for the CRS Webinar Series, contact Becca.Croft@atkinsglobal.com.

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Training Opportunities (cont.)

Workshops and Training related to the CRS

- **The Community Rating System (E278)** (field-deployed course is designated as L278)
..... July 18–21, 2016; September 19–22, 2016;
..... March 20–23, 2017; June 26–29, 2017; September 11–14, 2017

This is the all-purpose training course for the CRS. It is taught at both the Emergency Management Institute (see below) and at sites throughout the country at the request of interested communities, groups, or states, pending available funding. It is based on the 2013 *CRS Coordinator's Manual*.

- Attendees of E278 CRS courses based on previous *Coordinator's Manuals* may want to repeat this course. Therefore, restrictions on repeat attendance have been waived.
- For continuing education credit for Certified Floodplain Managers, the ASFPM will award CECs earned at the E278 CRS course.
- No more than two persons per community may attend at one time.

Prerequisite: To enroll in the CRS course, you must be a Certified Floodplain Manager (CFM®), or have completed the National Flood Insurance Program course (E273), or be a full-time floodplain manager with over two years of specific floodplain management experience.

- **The Community Rating System (L278)** (field-deployed version of E278, as described above)
Texarkana, Arkansas August 15–18, 2016
- **Hazus-MH for Flood (E172)** June 20–23, 2016; November 28, 2016—December 1, 2016
..... June 12–15, 2017
- **Advanced Floodplain Management Concepts II (E282)** April 24–27, 2017
- **Managing Floodplain Development through the NFIP (E273)** September 12–15, 2016,
..... October 31, 2016—November 3, 2016; May 22–25, 2017; August 21–24, 2017

E273 is also field deployed periodically. Contact your State NFIP Coordinator for more information [see <http://www.floods.org/index.asp?menuID=274>].

- **Advanced Floodplain Management Concepts III (E284)** August 29—September 1, 2016; July 24–27, 2017
- **Residential Coastal Construction (E386)** August 22–25, 2016; August 28–31, 2017
- **Advanced Floodplain Management Concepts I (E194)** January 30—February 2, 2017
- **Unified Hazard Mitigation Assistance—
Project Implementation and Programmatic Closeout (E214)** February 22–23, 2017;
..... June 21–22, 2017

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Training Opportunities (cont.)

— Unified Hazard Mitigation Assistance—

Developing Quality Application Elements (E212) May 15–18, 2017

— Retrofitting Floodprone Residential Buildings (E279) May 22–25, 2017

CRS communities can receive CRS credit points after their staff members complete certain training sessions. Under Section 432.o, regulations administration (RA) of the *Coordinator's Manual*, five points are provided for each member of a community's floodplain permit staff who graduates from courses E194, E273, E278, E282, E284, or E386 (up to 25 points). Graduating from E279 is worth up to five points under Activity 360 (Flood Protection Assistance).

About the Emergency Management Institute

FEMA's Emergency Management Institute (EMI), in Emmitsburg, Maryland, offers training on topics related to floodplain management, mitigation, and construction, including the basic CRS course (E278). These are oriented to local building, zoning, planning, and engineering officials. Tuition is free for state and local government officials, travel stipends are available, and on-campus lodging is free. Free transportation is provided from the airport to the campus and back to the airport. The only out-of-pocket expense is a meal ticket—all-you-can-eat breakfast, lunch, and dinner. Go to the EMI website for specific details at http://www.usfa.fema.gov/downloads/pdf/NETC_Welcome_Package.pdf. The application to attend can be found at <http://training.fema.gov/Apply/>, or call EMI at 1-800-238-3358 or (301) 447-1035. Signed applications should be submitted through the state's Emergency Management Training Officer.

Bring the CRS to Your Home Town

The CRS conducts the field-deployed CRS course (L278, the same as EMI's E278, but tailored to local conditions) throughout the year, depending on funding availability. The 2013 *CRS Coordinator's Manual* and increased interest by non-CRS communities are generating a growing demand for CRS training. A state, CRS Users Group, or organization that would like to host a course or discuss CRS training opportunities should contact its FEMA Regional CRS Coordinator (see www.CRResources.org/100). ≡ ≡ ≡

Statement of Purpose

The *NFIP/CRS Update* is a publication of the National Flood Insurance Program's Community Rating System. It provides local officials and others interested in the CRS with news they can use.

The *NFIP/CRS Update* is produced in alternate months. It is distributed electronically, at no cost, to local and state officials, consultants, and other interested persons. Communities are encouraged to copy and/or circulate the *Update* and to reprint its articles in their own local, state, or regional newsletters. No special permission is needed.

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NFIP/CRS Update
P.O. Box 501016
Indianapolis, IN 46250-1016
(317) 848-2898 fax: (201) 748-1936 NFIPCRS@iso.com